PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Whiting et al. Group Art Unit: 3692

Serial No.: 10/645,778 Examiner: Fields, Benjamin S.

Filed: August 21, 2003 Docket No. 1483/3

Confirmation No.: 8784

For: METHODS AND SYSTEMS FOR FACILITATING TRANSACTIONS

BETWEEN COMMERCIAL BANKS AND POOLED DEPOSITOR GROUPS

AMENDMENT

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

This is responsive to the Office Action dated December 23, 2008 for which a shortened statutory period for reply has been extended up to and including April 20, 2009. A petition for a 1-month Extension of Time is attached hereto. Favorable consideration is respectfully requested in view of the following Amendments and Remarks.